

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

WILLIAM H. MINNEY  
TAMMY J. MINNEY  
Debtor(s)

Case No. 13-20820JAD

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/27/2013.
- 2) The plan was confirmed on 04/25/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/13/2013, 08/16/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/12/2018.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$57,903.14.
- 10) Amount of unsecured claims discharged without payment: \$5,910.66.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$135,768.97  
Less amount refunded to debtor \$1,744.62

**NET RECEIPTS: \$134,024.35**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$8,839.11  
Court Costs \$0.00  
Trustee Expenses & Compensation \$5,239.98  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$14,079.09**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHARTIERS TOWNSHIP (H & L TAX)	Secured	NA	391.85	391.85	391.85	0.00
CHARTIERS-HOUSTON SD & CHARTI	Priority	2,400.00	1,392.55	1,551.54	1,551.54	0.00
CONSUMER PORTFOLIO SVCS/CPS	Priority	NA	13,689.73	0.00	6,783.26	0.00
DOMESTIC RELATIONS OBLIGATION	Priority	NA	NA	NA	0.00	0.00
DOMESTIC RELATIONS OBLIGATION	Priority	650.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	49,906.00	52,704.23	52,704.23	2,130.09	0.00
ELITE RECOVERY ACQUISITIONS LL	Unsecured	NA	1,057.95	0.00	0.00	0.00
ENHANCED RECOVERY CORP++	Unsecured	615.00	NA	NA	0.00	0.00
EQUITABLE GAS CO(*)	Priority	NA	NA	NA	4,455.92	0.00
HSBC BANK**	Secured	153,810.00	0.00	0.00	0.00	0.00
HSBC BANK**	Secured	0.00	0.00	4,107.95	4,107.95	0.00
HSBC BANK**	Secured	0.00	181,253.10	0.00	74,486.12	0.00
INTERNAL REVENUE SERVICE*	Secured	2,450.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	20,000.00	13,804.20	13,804.20	13,804.20	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	5,028.82	5,028.82	203.24	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	126.90	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	467.46	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	952.61	0.00	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	184.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	100.00	NA	NA	0.00	0.00
PHFA(*)	Secured	1,920.00	2,061.14	1,924.11	1,924.11	201.53
PRECISION RECOVERY ANALYTICS I	Unsecured	NA	1,093.76	0.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COI	Unsecured	NA	973.72	0.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - GAI	Unsecured	NA	4,684.63	0.00	0.00	0.00
TEBO FINANCIAL SERVICES*	Secured	12,443.00	12,110.51	7,920.94	7,920.94	1,659.94
UPP - UNIVERSITY OF PITTSBURGH I	Unsecured	97.00	97.00	97.00	3.92	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	NA	7,933.71	7,933.71	320.65	0.00
VERIZON/SCCR GTE/AFNI***	Unsecured	93.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$6,032.06	\$80,518.18	\$201.53
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,920.94	\$7,920.94	\$1,659.94
All Other Secured	\$391.85	\$391.85	\$0.00
<b>TOTAL SECURED:</b>	<b>\$14,344.85</b>	<b>\$88,830.97</b>	<b>\$1,861.47</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$15,355.74	\$26,594.92	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$15,355.74</b>	<b>\$26,594.92</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$65,763.76</b>	<b>\$2,657.90</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$14,079.09</u>
Disbursements to Creditors	<u>\$119,945.26</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$134,024.35</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/23/2018

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.